

Debtor 1	Kathleen	Steward
	First Name	Last Name
Debtor 2		
(Spouse, if filing)	First Name	Last Name
United States Bankruptcy Court for the:		District of <u>NT</u>
Case number	20-14113	ABA
(If known)		

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course

04/24/2023
MM / DD / YYYY

Name of approved provider

Money Sharp Credit Counseling, Inc.

Certificate number

13858-NT-DE-037373746

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ Active duty. I am currently on active military duty in a military combat zone.
- ☐ Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Kathleen A Steward
Signature of debtor named on certificate

Kathleen A Steward
Printed name of debtor

04/25/2023
Date
MM / DD / YYYY

Certificate Number: 13858-NJ-DE-037373746

Bankruptcy Case Number: 20-14113



13858-NJ-DE-037373746

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 24, 2023, at 8:21 o'clock PM EDT, Kathleen Steward completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 24, 2023 By: /s/Christian Cotto

Name: Christian Cotto

Title: Counselor

Fill in this information to identify the case:

Debtor 1 SRaymond III J. Steward III
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of NJ

Case number 20-14113 ABA
(If known)

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12/15

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- ☐ you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

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After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- ☐ If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- ☐ If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

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Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course

04/24/2023
MM / DD / YYYY

Name of approved provider

Money Sharp Credit Counseling, Inc.

Certificate number

13838-NJ-DE-032373745

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate

Printed name of debtor

Date

04/25/2023
MM / DD / YYYY

Certificate Number: 13858-NJ-DE-037373745

Bankruptcy Case Number: 20-14113



13858-NJ-DE-037373745

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 24, 2023, at 8:21 o'clock PM EDT, Raymond J. Steward, III completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 24, 2023 By: /s/Christian Cotto

Name: Christian Cotto

Title: Counselor